

FIG. 1

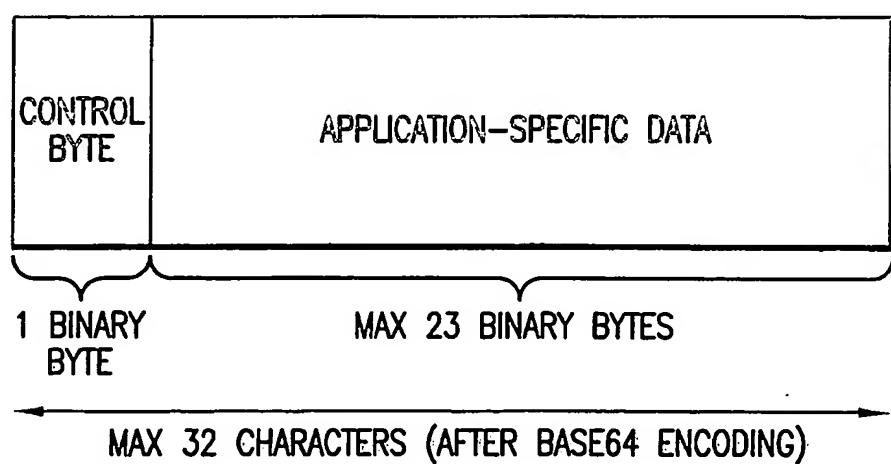


FIG. 2

2/3

SAMPLE CARDHOLDER AUTHENTICATION PROCESS

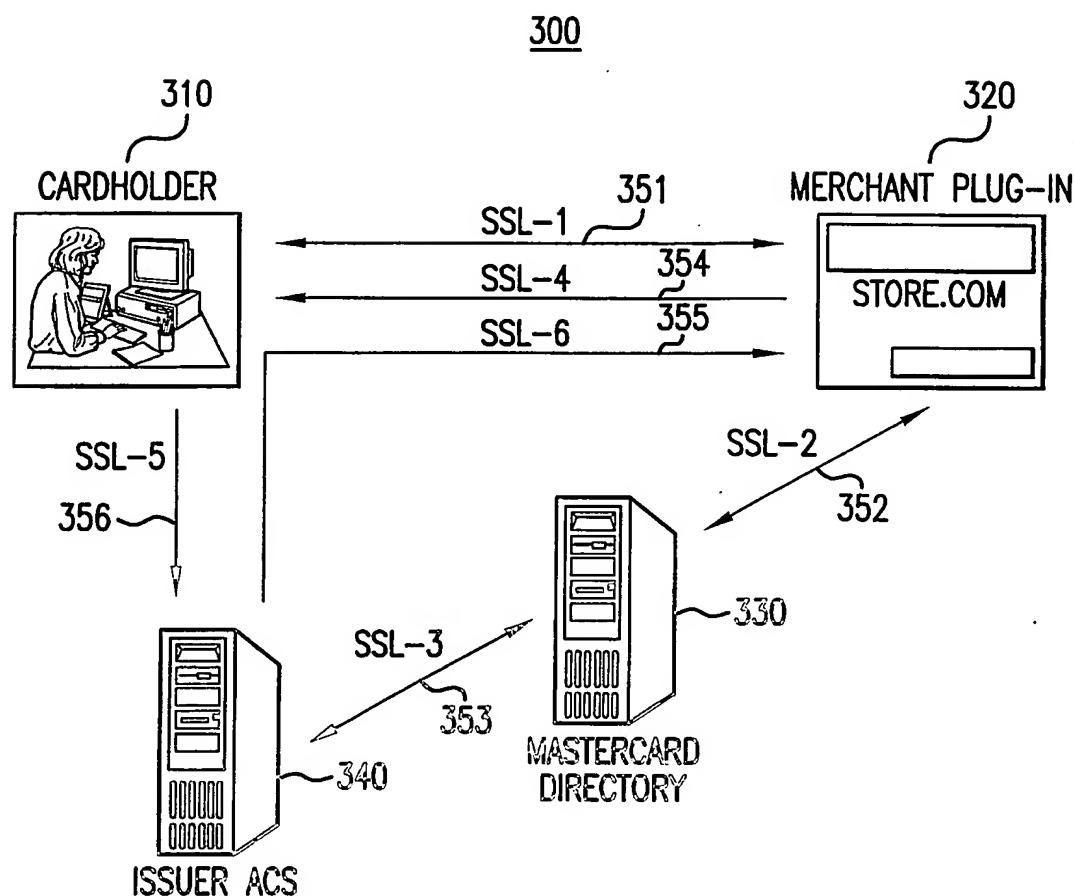


FIG.3

3/3

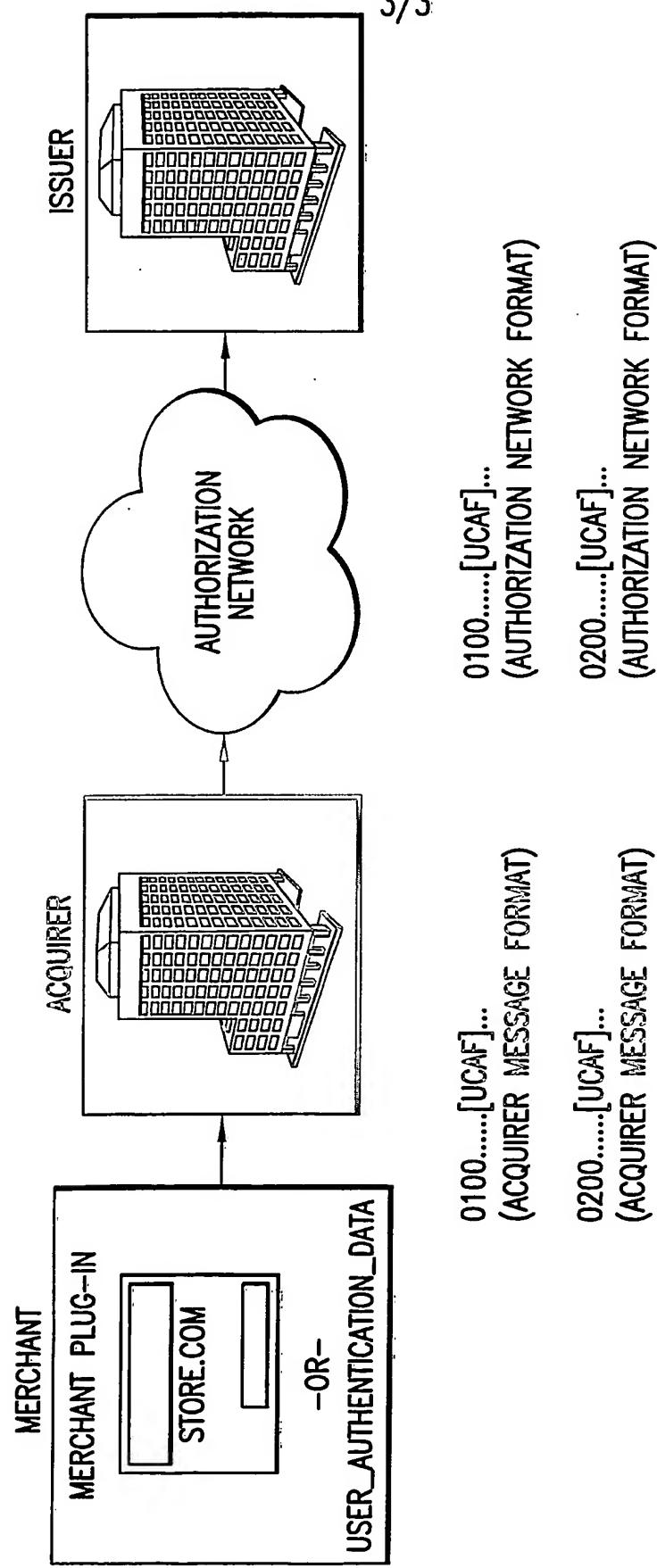


FIG. 4